राष्ट्रीयकृत बैंकों में घटिया स्तर की ग्राहक सेवा

25. **श्री अजीत जोगी:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या सरकार को राष्ट्रीयकृत बैंकों में घटिया स्तर की ग्राहक सेवा के संबंध में शिकायतें प्राप्त हुई हैं;

(ख) क्या सरकार ने इन शिकायतों की जांच की है;

(ग) यदि हां, तो इस संबंध में दोषी पाए गए बैंकों के विरुद्ध क्या कार्यवाही की गई है; और

(घ) सरकार ने गैर-सरकारी और विदेशी बैंकों से कड़ी प्रतिस्पर्धा को ध्यान में रखते हुए राष्ट्रीयकृत बैंकों में ग्राहक सेवा में सुधार लाने के लिए क्या कदम उठाए हैं?

वित्त मंत्रालय में राज्य मंत्री (डा० देबीप्रसाद पाल): (क) से (घ) सरकार/भारतीय रिजर्व बैंक को समय-समय पर राष्ट्रीयकृत बैंकों के विरुद्ध असंतोषजनक ग्राहक सेवा संबंधी शिकायतें प्राप्त होती हैं। इन शिकायतों को उचित कार्रवाई/निवारण/टिप्पणी के लिए सम्बद्ध बैंकों के पास भेजा जाता है। भारतीय रिजर्व बैंक गंभीर प्रकृति वाली शिकायतों की अपने क्षेत्रीय कार्यालय के माध्यम से जांच करवाता है।

भारतीय रिजर्व बैंक ने वर्ष 1990 में श्री एम० एन० गोईपोरिया की अध्यक्षता में "बैंकों में ग्राहक सेवा से संबंधित समिति" गठित की थी। समिति ने बैंकों में ग्राहक सेवा में सुधार करने के लिए बहुत सी सिफारिशें की। बैंकों ने इनमें से अधिकांश सिफारिशें कार्यान्वित कर दी हैं। भारतीय रिजर्व बैंक ने बैंकिंग लोकपाल योजना (बैंकिंग ओमबड्समैन स्कीम), 1995 तैयार की है जिसके अन्तर्गत बैंकों के विरुद्ध शिकायतों के शीघ्र और सस्ते समाधान की व्यवस्था करने का प्रयास किया जाता है। भारतीय रिजर्व बैंक ने आठ केन्द्रों पर बैंकिंग लोकपालों की भी नियुक्ति की है।

ग्राहक सेवा में पाई गई कमियों में सुधार करने पर विचार करने के लिए भारतीय रिजर्व बैंक वार्षिक आधार पर बैंकरों की एक बैठक आयोजित करने पर भी विचार कर रहा है।

India's G.D.P. Growth

26. SHRI PRAMOD MAHAJAN:
SHRI VIREN J. SHAH:

Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to the recent U.N. World Economic and Social Survey pointing out that "almost all developing countries are undertaking structural adjustment but few are actually achieving high, sustainable economic growth" as reported in the 'Observer', New Delhi of October 9, 1995;

(b) if so, what is India's position as stated in the survey;

(c) whether India's G.D.P. growth is predicted to remain at a less than spectacular level; and

(d) if so, what are the reasons therefor and what is the actual position in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBI PROSAD PAL) (a) Yes Sir.

(b) India's position as stated in the Survey is as follows: "The economic recoveries in India and the Philippines are expected to strengthen further from 1994 levels, reaching growth rates of almost 6 per cent."

(c) and (d) After the crisis induced low growth of the economy in 1991-92, the economy has responded well to wide ranging economic reform measures. Gross Domestic Product at factor cost (at 1980-81 prices) posted a growth of 5 per cent in 1993-94, 6.3 per cent in 1994-95 (quick estimates) and 6.2 per cent (advance estimates) during 1995-96. Wide ranging reforms have put economy on a higher growth path.

Closure of NTC Units

27. SHRI GURUDAS DASGUPTA:
SHRI JALALUDIN ANSARI:

Will the Minister of TEXTILES be pleased to state:

(a) whether it is a fact that the Board of Industrial and Financial Reconstruction (BIFR) is likely to issue winding up

notices to five of the National Textile Corporation (NTC) units due to the Union Government's failure to finalise a revival plan for the ailing mills; and

(b) if so, the details thereof and the Government's reaction thereto?

THE MINISTER OF TEXTILES (SHRI G. VENKAT SWAMY): (a) and (b) Eight Subsidiary Corporations of National Textile Corporation (NTC) have been referred to the Board for Industrial and Financial Reconstruction (BIFR) which has declared them to be sick industrial companies. Rehabilitation package for revival of the NTC mills was finalised by the Government and forwarded to the Board for Industrial and Financial Reconstruction (BIFR) for consideration. Though the Government has kept in abeyance the recovery of loan and interest due from these subsidiaries without any cut off date the BIFR has issued show cause notice for winding up of the four subsidiaries namely NTC(MP), NTC(Guj.), NTC(UP) and NTC(WBAB&O) on purely technical grounds that the net worth of these subsidiaries would not become positive within a period of 10 years. The matter regarding waiver of outstanding Government loans and interests in respect of these four subsidiaries is presently under consideration of the Government.

Re-negotiated agreement for Dabhol Power Project

28. SHRI DIPANKAR MUKHERJEE: Will the Minister of POWER be pleased to state:

(a) whether Government are aware of the re-negotiated agreement for Dabhol Power Project;

(b) if so, the features where the new package differs from the cancelled package and the exact cost components where the price has been reduced after negotiation;

(c) if not, whether the re-negotiated package can be implemented without clearance from CEA;

(d) the likely time for clearance by CEA, MOP, MOF and other agencies; and

(e) whether in view of reported equity participation by MSEB, the counter-guarantee offer to M/s Enron will be reviewed, if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF POWER (SHRIMATI URMILABEN CHIMANBHAI PATEL): (a) to (e) Information is being collected and will be laid on the Table of the House.

Power generation in Ramagundam Super Thermal Plant

29. SHRI V. GOPALSAMY: Will the Minister of POWER be pleased to refer to the answer to Unstarred Question No. 845 given in the Rajya Sabha on 5th December, 1995 and state:

(a) the generating capacity of Super Thermal Plant, Ramagundam;

(b) what has been its generation of power since January, 1996 month-wise;

(c) what has been the generation in other central power stations in Southern India, power station-wise;

(d) whether there has been any shortfall in generation of power in these plants in the immediate past; if so, whether any action has since been taken to improve generation and distribution of power from Central Pool to States; and

(e) the number of complaints received by Govt. in the past one year from states, the details of each complaint and also the action taken in each case?

THE MINISTER OF STATE IN THE MINISTRY OF POWER (SHRIMATI URMILABEN CHIMANBHAI PATEL): (a) The generating capacity of Ramagundam Super Thermal Power